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Summary Chapter 9

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I have used many forms of e-commerce in my life. While most of my e-commerce purchases have been the typical B2C purchase, I have also participated in C2C purchases as well. I once purchased a calculator through eBay from an individual seller. I also have purchased things through Facebook Marketplace. Although, I must admit that when it comes to C2C purchases, I prefer to do them in person. For example, at a flea market or yard sale. I feel like there is nothing more personal than that.

While most purchases I make online are through bigger online retailers, I have also gone looking for things more specific and personal online. As this chapter mentions, Etsy is a great place to find personalized and custom items that are made from another consumer, or small business. When it comes to subscriptions, the first subscription I ever signed up for was Amazon prime. I then quickly found myself signing up for all the streaming platforms, food delivery services, and pet supply delivery subscriptions.

My biggest personal issue with subscriptions is the lack of transparency. While subscriptions such as Netflix and Amazon are straight forward about their price changes, there are other subscriptions such as Hello Fresh, that market their products as coming with months free. I have seen many online influencers promote this brand, and the free months, excluding the fact that the “free month” is spread over your next six months of orders. Which really comes down to $5 off your monthly order. I had to eventually cancel my Hello Fresh subscription due to their lack of transparency. However, it took me months, as it is always easier to sign up than to cancel.

There was a time where I swore that I would never use Apple Pay or a digital wallet, but I eventually caved. As someone who often misplaces my debit card, or forgets it all together, this has been a very beneficial tool for me. However, there have also been times I have gone months without knowing where my actual debit card was. Because I had the ability to use my debit card through my phone, I never felt the need to find the actual thing. Until I was reminded that not all stores accept Apple Pay.

When it comes to privacy on the Internet, I feel as though we should not be acting in any way that we would not want the public to see. I do find privacy to be of high importance when it comes to payment information as well as protected information. However, I know from previous chapters that the Internet uses high levels of encryption when it comes to payments, social security numbers, or any protected information. I feel the only information that can be taken advantage of is the information that we choose to share. When it comes to government and the Internet, I still go to a brick and mortar store to file my taxes.